

Fill in this information to identify your case:

Debtor 1	JULIA		ROSALES	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)				
United States Bankruptcy Court for the: Eastern District of New York				
Case number (if known)	18-78239			

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

 No Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

Your expenses	
4.	\$ 3,200.00
4a.	\$ 0
4b.	\$ 0
4c.	\$ 0
4d.	\$ 0

Debtor 1	JULIA	ROSALES	Case number (if known)	18-78239
	First Name	Middle Name	Last Name	
Your expenses				
5.	Additional mortgage payments for your residence, such as home equity loans			
5.	\$ _____			
6.	Utilities:			
6a.	Electricity, heat, natural gas			
6a.	\$ 235.00			
6b.	Water, sewer, garbage collection			
6b.	\$ _____			
6c.	Telephone, cell phone, Internet, satellite, and cable services			
6c.	\$ 80.00			
6d.	Other. Specify: _____			
6d.	\$ _____			
7.	Food and housekeeping supplies			
7.	\$ 250.00			
8.	Childcare and children's education costs			
8.	\$ 0			
9.	Clothing, laundry, and dry cleaning			
9.	\$ 0			
10.	Personal care products and services			
10.	\$ 40.00			
11.	Medical and dental expenses			
11.	\$ 0			
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.			
12.	\$ 0			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books			
13.	\$ 40.00			
14.	Charitable contributions and religious donations			
14.	\$ 0			
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a.	Life insurance			
15a.	\$ 0			
15b.	Health insurance			
15b.	\$ 0			
15c.	Vehicle insurance			
15c.	\$ 0			
15d.	Other insurance. Specify: _____			
15d.	\$ 0			
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____			
16.	\$ 0			
17.	Installment or lease payments:			
17a.	Car payments for Vehicle 1			
17a.	\$ 0			
17b.	Car payments for Vehicle 2			
17b.	\$ 0			
17c.	Other. Specify: _____			
17c.	\$ 0			
17d.	Other. Specify: _____			
17d.	\$ 0			
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).			
18.	\$ 0			
19.	Other payments you make to support others who do not live with you. Specify: _____			
19.	\$ 0			
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a.	Mortgages on other property			
20a.	\$ _____			
20b.	Real estate taxes			
20b.	\$ 0			
20c.	Property, homeowner's, or renter's insurance			
20c.	\$ 0			
20d.	Maintenance, repair, and upkeep expenses			
20d.	\$ 0			
20e.	Homeowner's association or condominium dues			
20e.	\$ 0			

Debtor 1 **JULIA** **ROSALES** Case number (if known) **18-78239**

First Name Middle Name Last Name

21. **Other.** Specify: _____

21. +\$ _____

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ **3,845.00**

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22b. \$ **0**

22c. Add line 22a and 22b. The result is your monthly expenses.

22c. \$ **3,845.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **4658.00**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ _____

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ **813.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

RAISED RENTS BY \$100.00 AND BEGAN RECIEVING A FAMILY CONTRIBUTION FROM
Explain here: MY SON IN THE AMOUNT OF \$850.00 MONTYHLY. THIS CHANGE STARTED DECEMBER
2018.